

EXHIBIT A

Notice to those Engaging or Considering Engaging in Nonmortgage Consumer Lending to Pennsylvania Residents

**[38 Pa.B. 3986]
[Saturday, July 26, 2008]**

This notice is to advise interested persons that it is the position of the Department of Banking (Department) that engaging in nonmortgage consumer lending¹ to Pennsylvania residents by any means, including by means of the internet or by mail, constitutes engaging in such business "in this Commonwealth" as contemplated by section 3.A of the Consumer Discount Company Act (CDCA) (7 P. S. § 6203.A). As such, any person² engaged in the business of negotiating or making nonmortgage loans or advances of money or credit of \$25,000 or less as principal, employee, agent or broker to consumers in this Commonwealth in which the aggregate interest, discount, bonus, fees, fines, commissions, charges or other considerations (together, the "Charges") exceed 6% simple interest per annum³ is required to obtain a license from the Department under the CDCA. A person licensed under the CDCA is authorized to negotiate or make loans to Pennsylvania residents under the rates, terms and conditions contained in the CDCA.

Nondepository entities engaged in nonmortgage consumer lending to Pennsylvania residents in which the Charges exceed 6% simple interest per annum that are not already licensed under the CDCA must be licensed under the CDCA by February 1, 2009, or cease the lending to Pennsylvania residents. This allowance of time to become licensed under the CDCA or to cease the lending practices is in consideration of existing customer relationships and to provide the consumer lending industry with sufficient time to adjust to the Department's expectations.

Nondepository entities that are not engaged in nonmortgage consumer lending to Pennsylvania residents as of the date of this letter, and who are not currently licensed by the Department under the CDCA, but who wish to become eligible to engage in nonmortgage consumer lending to Pennsylvania residents in which the Charges will exceed 6% simple interest per annum, must immediately apply to the Department for a license under the CDCA and must refrain from making any consumer loans to Pennsylvania residents that include Charges which will exceed 6% simple interest per annum unless and until such application is approved and a license is granted.

As a matter of background, the Department previously took the position that a nondepository entity that did not have any offices of any kind in Pennsylvania or people physically present in this Commonwealth acting as principal, employee, agent or broker was not "in this Commonwealth" as that term is used in section 3.A of the CDCA. Thus, under the prior position, such an entity would not be required to obtain a license under the CDCA to originate nonmortgage consumer loans by means of the Internet or mail to residents of this Commonwealth in which the charges exceeded 6% simple interest per annum, provided that the entity was licensed or otherwise authorized under the entity's home state law to engage in this type of lending activity. However, with the prevalence of Internet-based lending activity, it has become clear to the Department that the prior position has resulted in Pennsylvania consumers being exposed to the very lending practices that the CDCA was enacted to protect them from.

Based upon the foregoing, the Department is convinced that a change in policy is warranted, and licensing under the CDCA should be required for all nondepository entities engaging in nonmortgage

consumer lending to Pennsylvania residents in which the charges exceed 6% simple interest per annum. This will provide Pennsylvania consumers with the protections available under the CDCA regardless of whether lenders are located in Pennsylvania or other states. Therefore, the Department's prior position regarding the licensing requirements for out-of-State consumer lenders under the CDCA is discontinued and any supportive Department precedent regarding the prior position will no longer be followed. The licensing under the CDCA for nondepository entities is now required to engage in nonmortgage lending to Pennsylvania residents in which the charges exceed 6% simple interest per annum by any means, including by mail or by means of the Internet.

As noted previously, a transition period is provided for any nondepository entity currently engaging in the practice of nonmortgage consumer lending to Pennsylvania residents in which the charges exceed 6% simple interest per annum, although those entities interested in beginning to engage in nonmortgage consumer lending to Pennsylvania residents in which the Charges exceed 6% simple interest per annum must immediately apply for a CDCA license and be approved by the Department before beginning the practice. Be advised that any nondepository entity that engages in consumer lending to Pennsylvania residents in violation of the CDCA may be subject to enforcement action under the CDCA and section 201 of the Loan Interest and Protection Law (41 P. S. § 201).

Any questions regarding this Notice may be addressed to the Compliance Division of the Bureau of Compliance, Investigation and Licensing at (717) 772-3889 or you may send inquiries by means of the Department's web site at www.banking.state.pa.us.

STEVEN KAPLAN,
Secretary

¹ Mortgage lending activity involving Pennsylvania residents is governed generally by the Mortgage Bankers and Brokers and Consumer Equity Protection Act (63 P. S. §§ 456.101--456.524), and the Secondary Mortgage Loan Act (7 P. S. §§ 6601--6626), unless the lender is a depository institution. Certain kinds of secured nonmortgage consumer loans are governed by the Pawnbrokers License Act (63 P. S. §§ 281-1--281-32).

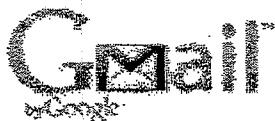
² A "person" is defined in the CDCA as including "an individual, partnership, association, business corporation, nonprofit corporation, common law trust, joint-stock company or any other group of individuals however organized." 7 P. S. § 6202. The term, for purposes of the coverage of the CDCA, does not include depository institutions. See 7 P. S. § 6217.

³ Unless licensed under the CDCA, a lender that is not a depository institution is restricted to charging the general usury rate of 6/usr/local/fry/wwwfiles/docheadimple interest per annum on nonmortgage loans of \$50,000 or less found in Section 201 of the Loan Interest and Protection Law (LIPL) (41 P. S. § 201).

EXHIBIT B

2/4/2012

Gmail - Payday Loan Information for w...



REDACTED

Payday Loan Information for

1 message


ThinkCash <info@ourfinancialtimes.com>

Reply-To: info@ourfinancialtimes.com

To: 1 REDACTED

Wed, Jul 28, 2010 at 11:37 AM

Can't view this email [click here](#) to view in a web browser.




ThinkCash
by FIRST BANK OF DELAWARE

You can depend on us for convenient short term loans to cover life's unexpected needs. We invite you to apply anytime. Get from \$250 up to \$2,500 with no paperwork*, no standing in line, and no hassle*!

Just apply at www.thinkcash.com and you can be approved in seconds, and have cash in your account as soon as the next banking day*.

Get Started Today!

We're here when you need us, and invite you to rejoin the thousands of customers who have received the help they need from First Bank of Delaware.

Your ThinkCash & First Bank of Delaware Teams 

support@FBDLoans.com

(866) 420-7157

M-F: 8am to 10pm ET

Sat: 9am to 5pm ET

First Bank of Delaware

Customer Support

PO Box 37727

Philadelphia, PA 19101

<https://mail.google.com/mail/?ui=2&ik...>

EXHIBIT C

4/28/2015

Gmail - PayDay One: Final payment confirmation



PayDay One: Final payment confirmation

1 message

PayDay One <admin@paydayone.com>

Thu, Feb 19, 2009 at 5:41 PM

Reply-To: support@paydayone.com

To: [REDACTED]

Dear [REDACTED]:

This email will serve as your final payment confirmation. On 2/19/2009 we received your payment of \$591.25 on loan number [REDACTED]

Your final payment was applied as follows:

Principal	\$550.00
Interest	\$41.25
Total Payment	\$591.25

Remember, you may apply for a new loan immediately. Just visit www.PayDayOne.com and log in to "My Account" to reapply. In most cases*, the funds from your new loan will be in your bank account on the next banking day, at the same time that we process the payment for your current loan.

This final payment is being processed, and should only take three to five business days to post to your bank account.

Your confirmation number is [REDACTED]. You can check your loan status at any time by visiting <http://www.PayDayOne.com> and clicking on "My Account".

Hopefully this loan made your life easier. Should you have a need in the future, visit us again.

We're grateful you came to PayDay One; we appreciate your business and we thank you.

The PayDay One Team
support@paydayone.com
888-PAYDAY1
866-580-1228
FAX

7:00 AM - 10:00 PM CST, Monday - Friday
9:00 AM - 8:00 PM CST, Saturday
2207 Concord Pike #604
Wilmington, DE 19803

REDACTED PAGE

4/28/2015

Gmail - [REDACTED], Congratulations from PayDay One

**Peter, Congratulations from PayDay One**

1 message

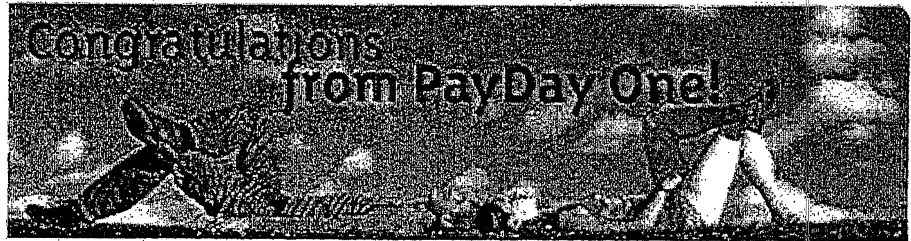
PayDay One Team <updates@mkt.paydayone.com>

Reply-To: support@paydayone.com

To: [REDACTED]

Fri, Feb 20, 2009 at 11:00 AM

You are receiving this email because you are a PayDay One customer. To unsubscribe, please click here.



[REDACTED]

Congratulations on the final payment being processed for your PayDay One loan! We realize you have other choices when getting a short-term loan and appreciate you choosing PayDay One.

We hope that this loan has made your life a little bit easier. If you find yourself needing additional cash to make ends meet, please come back to PayDay One. It's our goal to earn your trust with each and every loan.

For an application process that is quick and easy, remember the One. Thank you again for being a great customer.

The PayDay One Team

customersupport@paydayone.com

1-888-729-3291

Monday -Friday: 7 am - 8 pm Central Time

Saturday: 8 am - 5 pm Central Time

IMPORTANT DISCLOSURES: PayDay One and its affiliates offer payday advances, installment loans and credit services only to residents in those states where permitted by law. Restrictions apply. Loan amount varies based on your application and state laws. To obtain a loan, you must have a valid checking account, email address, and identity verification. For details, visit www.paydayone.com/terms. In most cases loans will be funded the next business day without requiring any faxing of information unless we are unable to verify your application information. See website for details of Great Rate Guarantee. In TX PayDay One is a Credit Services Organization operating in accordance with the TX Credit Services Organization Acts. PayDay One is not the lender or a fiduciary of the lender, and cannot promise that the lender will extend credit to you. PayDay One is licensed under the CA Deferred Deposit Transaction Law by the CA Dept of Corporations.

CONSUMER NOTICE: Payday advances should be used for short-term financial needs only, not as a long-term financial solution. Customers with credit difficulties should seek credit counseling.

We respect your right to privacy. To see our privacy policy, please click here. To unsubscribe, please click here.

To ensure deliverability of future offers from PayDay One, please add customersupport@paydayone.com to your address book or safe senders list.

This email was sent by PayDay One of Delaware, LLC dba PayDay One:
2207 Concord Pike #604 Wilmington, DE 19803